

## CLAIMS

We claim:

1. A computerized system for consolidating, monitoring and controlling financial transactions of an entity, comprising:
  - a network and gateway services element for accessing a plurality of financial systems;
  - a data repository services element for storing data generated, received and processed by said system;
  - an application services element, comprising
    - a processor for formatting data received and transmitted by said system,
    - a navigator for identifying one or more sources of information required by said system to consolidate, monitor, or control the financial transactions of the entity, and for generating corresponding source access command signals, and
    - a session manager coupled to said navigator for generating session commands in response to said source access command signals generated by said navigator,
    - wherein said network and gateway services element accesses said financial systems in response to session commands received from said session manager;
    - a web services element for providing access to said system from a remote access terminal; and
    - a communications network for enabling communication among said network and gateway services element, said data repository services element, said application services element, and said web services element.
2. A computerized system according to claim 1, further comprising a customer service terminal in communication with said web services element.
3. A computerized system according to claim 1, wherein said system is integrated within an existing computerized network of the entity.

4. A computerized system according to claim 1, wherein said web services element communicates with said remote terminal using browser software via a communication link.
5. A computerized system according to claim 1, wherein said navigator identifies said sources and generates commands based upon predetermined application logic.
6. A computerized system according to claim 1, wherein said navigator identifies said sources and generates commands based upon dynamic application logic.
7. A computerized system according to claim 1, wherein different users have different levels of access to the data stored in said data repository services element.
8. A computerized system for consolidating, monitoring and controlling financial transactions of an entity, comprising:
- a network and gateway services element for accessing a plurality of financial systems, comprising
    - a login manager for controlling login, handshaking, and security functions between said system and said plurality of financial systems,
    - a gateway for transmitting and receiving financial data and control data between said system and said plurality of financial systems, and
    - a network data mover for formatting financial data to be transmitted by said system in accordance with a transmission formatting protocol;
  - a data repository services element for storing data generated, received and processed by said system, comprising
    - a database management system for enabling storage and retrieval of financial data stored by said system, and
    - at least one database for storing financial transaction data;
  - an application services element, comprising
    - a report generator for generating reports of stored financial transaction data,

a processor for formatting data received and transmitted by said system.

a navigator for identifying one or more sources of information required by said system to consolidate, monitor, or control the financial transactions of the entity, and for generating corresponding source access command signals, and

a session manager coupled to said navigator for generating session commands in response to said source access command signals generated by said navigator,

wherein said network and gateway services element accesses said financial systems in response to session commands received from said session manager;

a web services element for providing access to said system from a remote terminal, comprising

a web server for providing financial transaction data and reports to said remote terminal using browser software via an Intranet communication link,

an electronic mail server for providing electronic mail service via said Intranet communication link, and

an Internet access server for providing Internet access to said remote terminal via said Intranet communication link; and

a communications network for enabling communication among said network and gateway services element, said data repository services element, said application services element, and said web services element.

9. A computerized system according to claim 8, wherein said navigator identifies said sources and generates commands based upon predetermined application logic.

10. A computerized system according to claim 8, wherein said navigator identifies said sources and generates commands based upon dynamic application logic.